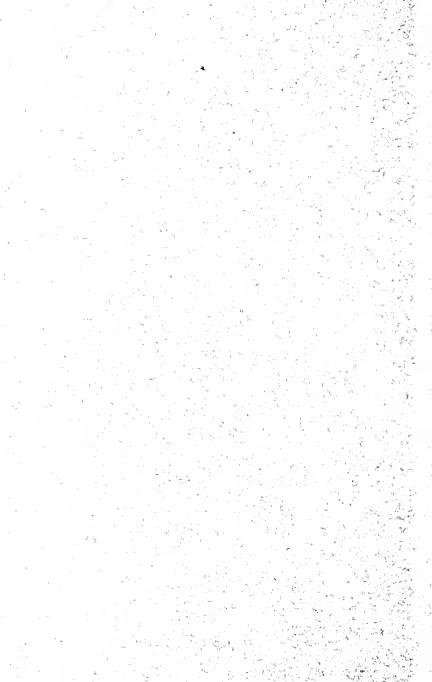
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THE FAMILY INCOME

By
W. H. BLACK

Advertising Manager of The Delineator

NEW YORK







The Family Income



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W. H. BLACK

Advertising Manager of The Delineator

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DEDICATED

TO THE

REPUTABLE MANUFACTURER, THE SQUARE DEALER AND THE INTELLIGENT BUYER

The Friends and Supporters of Trade Integrity, and the Three Factors, Who, by Honest Production, Honorable Methods and the Recognition of Right, Encourage the Best and Raise the Average of the Common Good.



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PREFACE

IT may be too much to expect that this little book will strike a new note in the trade of our busy world, but the hope is ventured that it will catch and interpret for you the better spirit that has come into our dealings with one another.

To-day the finest fact in our nation's life is that it has added quality to quantity. For more than a century we boasted of our country's bigness, of its exhaustless natural resources and of its money totals. That was the broad—and sound—basis of our development. On this basis our progressive manufacturers have erected new standards—and the best of modern business has adjusted its methods to these standards. But the record is not complete—it seldom is in the affairs of men and especially in the ramifications of merchandizing; and so it is meet that we take counsel together and find what we can do.

First we must see that the evils are both within and without. Of five thousand seven hundred and forty-nine samples of imported food products examined by the federal authorities last year one thousand two hundred and forty-six, or more than twenty per cent., were found not to comply with the law. Some of the European countries that have strict laws against adulteration and substitution make generous exceptions in

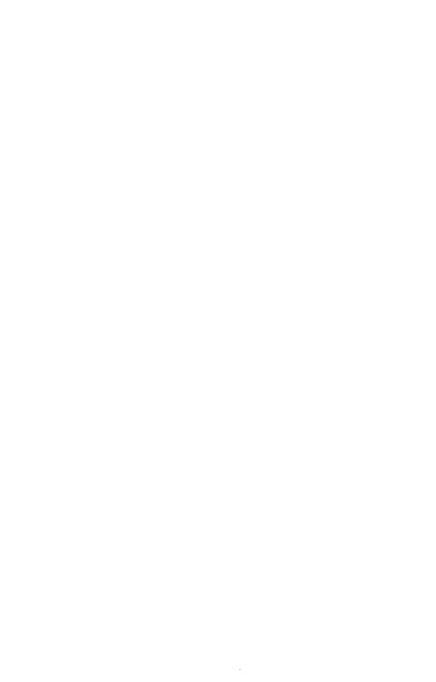
the case of goods manufactured "for export." So much for the dangers from abroad (although a book on the subject might be written). In the United States the maker of standard goods must fight swarms of imitators and this fight is as much in the interest of the consumer as it is of himself. Universal attention has been called to the general conditions by the Pure Food Law which went into effect this year, but as this law is only a regulation of interstate commerce it can affect only a small part of a large division—for pure food is only a division of the much larger subject of Substitution. Our present advantage is that we have come to an era of agitation and inquiry—and thus the buyers are finding out the value of quality, standards and trade-marks. This small volume is a contribution to the cause.

As the responsible party between the manufacturer and the consumer, the dealer may easily become the target of an unjust cross-fire. There are many thousands of dealers of the very highest character and responsibility. To these both the manufacturer and the consumer owe not only recognition but unfaltering support. There are thousands more who will improve their methods when they know the facts and realize that the only merchandizing that can be really successful must be founded on quality and satisfaction—and these, we hope, will read this book. There are others who may not want to be converted, and perhaps you will see why—if you follow our argument—they should be watched.

Asked to name the biggest thing in our land, you might reply the national debt of two and a quarter billions, or the marvelous revenues of our government, reaching almost a billion a year, or the reputed fortune of our most unpopular plutocrat. Roll them into one

and you would not have the Family Income of America. It is the biggest fact of all history. Beside its tall column other totals shrink.

You have your part in it and of it. And your part is more real and more important to you than all the rest. So your interest in this consideration of certain evils and remedies that concern your pocket-book ought to begin at the opening and keep right on to the end.



CHAPTER I

THE MAKERS OF QUALITY

WHAT A VISITOR FOUND SEVENTY YEARS AGO — MANUFACTURING PROGRESS SLOW AT FIRST — FACTORIES
LOOKED MORE TO QUANTITY, BUT THE ERA OF
QUALITY BEGAN — THE WONDERFUL ADVANCE —
NOW THERE ARE STANDARD ARTICLES FOR EVERY
NEED, STANDARDS NOT ONLY FOR AMERICA BUT
FOR THE WORLD.

In the first half of the past century there came to America one of the most remarkable young men the world ever knew. He had noble blood in his veins, but his soul was full of the love of liberty. His visit to America was to find out what the people were doing for self-government and human progress. He caught the full spirit of the United States and absorbed all the facts, and he gave to the world De Toqueville's "Democracy in America," which is more widely read as the years go by.

In those early days our people did not have at hand all they wanted; so they proceeded to make it. "In America it sometimes happens," observed the visitor, "that the same individual tills his field, builds his dwelling, contrives his tools, makes his shoes and weaves the coarse stuff of which his dress is composed. This circumstance is prejudicial to the excellence of his work, but it powerfully contributes to awaken the intelligence of the workmen."

That was seventy years ago. The right force was at work, for that which awakens the intelligence of the workmen is the greatest of all powers for future achievement.

"America is a land of wonders in which everything is in constant motion and every movement seems an improvement," he wrote again.

First the awakening of intelligence; then the spirit of motion and improvement, and lastly the enterprise and ambitions as expressed in this prophetic sentence:

"No natural boundary seems to be set to the efforts of man and what is not yet done is only what he has not attempted to do."

It would require a dozen volumes as large as an unabridged dictionary to tell what the American has attempted to do—and what he has done—since the first half of the past century.

Easily the most widely beneficial and most important to the comfort and health of the world has been the work of the American manufacturers.

We find our heroes among soldiers and our popular idols among statesmen. Let us not quarrel with it—because it is the way of the world—but the man who stands at the head of things in the actual results is the manufacturer. It will be worth your while to read this paragraph taken from a recent address by a distinguished American orator to a great business body:

"Industry is moved by the spirit of conquest, but its victories are the victories of peace, of prosperity, of enlightenment. Its miracles are without number. It has dismantled the walls of cities, broken down the barriers between nations and made the standing armies relics of a time that is passing. It is supplanting

the reign of force with a rational civilization. Instead of the nations devoting their energies to conquering each other they are now emulating one another in the struggle to conquer nature. To compel nature to slave for man, to harness her forces in the work of transmuting the resources of the earth into commodities of consumption, to amplify over and over again that geometrical rule of industry that two blades of grass can be made to grow where formerly there was but one, to develop an ever-increasing use of means and methods for cheapening and enlarging production in order to advance the standard of living for a rapidly growing population—that is the world's work to-day. In all the generations of man there has been no greater work."

Expressed in figures this work is even more eloquent than the language of the orator. Think for a moment that the manufactured products of the United States have increased from less than two billion dollars in 1860 to more than seventeen billion dollars for 1906!

In that you have not only a story of bigness but the many higher efforts of manufacturers to produce things of the finest quality to meet every need.

In fact it is the manufacturer who has given us our high average of prosperity and most of the comforts which we enjoy to-day.

We have now a population of about eighty-five millions. In another ten years it will be over one hundred millions and in twenty-five years it will be between one hundred and forty millions and one hundred and fifty millions. Many young men and certainly many boys who read these words will live to see the population two hundred millions. How will

they get along? How will they live? Better than we do to-day, for it is the careful calculation of people who have studied such things that the two hundred millions of 1950 will have more potentiality than four hundred millions could accomplish to-day.

We need not be discouraged, then, for if we look back we may find that our eighty-five millions to-day are doing more than two or three hundred millions of seventy years ago could possibly achieve with the facilities and knowledge of that day.

It is only by taking these totals and seeing the tremendous differences that we can appreciate the really great things that have come about. It is not so much that wonderful improvements have been wrought but that there has been a constant multiplication of needs which industry and invention had to supply.

To all these figures add the facts one to another and you will begin to see something of the part that the manufacturer has played in the convenience of your life.

One of the greatest of these manufacturers has declared that, "It is the innate American characteristic to do and to excel." That characteristic has been at work ever since the visiting Frenchman noted the awakening of intelligence of the workmen two generations ago.

So it has come about that in every one of the articles needed by the individual and in the home and for the daily requirements of the race there has been some one reaching for and attaining a particular excellence.

In no respect has America so outdone history as in the number and strength of the standards she has erected.

And our manufacturers have erected more standards than any other part of our population.

Not many years ago the staff of life was gathered from the fields and crudely ground. There was no choice. We all had to take practically the same rough product. To-day we have it in a hundred forms, handled with a cleanness and a beauty never dreamed of. It may be a breakfast food or it may be cake, done up in attractive packages.

Mark this, too; not only is there an astonishing variety, but for each class there is a product of standard quality.

If our grandfathers who wove the coarse stuff of which their dress was composed could visit the cotton and cloth mills to-day, how great would be their wonder! Here is where America has made amazing progress and yet it has only begun to do the work that is marked out for it. The time is coming when American dress materials will be as standard as American foods or American machinery.

The point is that for every thing you need there are one or more standard articles which have been produced for you by the enterprise and higher intelligence of the progressive manufacturer.

It is easy for everyone, by the exercise of the right care, to get the full benefit of this best production.

The manufacturer who makes a standard is a practical public benefactor. In many instances he faces bankruptcy rather than lower his ideals. He experimented with machinery, materials and men and kept on in his work until his product was so superior as to be practically perfect.

In addition to that, he protected the quality and reputation of his product by constant improvement.

He goes ahead of those who produce ordinary goods and he keeps ahead, and while it is to his interest to do so, it is certainly also for the benefit of the consumer-

In this age excellence does not mean expensiveness. The producer of the best knows that in order to permanently succeed he must make his price low—just as near to cost as he possibly can. The whole idea of modern manufacture is to secure the profit on the wideness of the sale—a fraction on each article but so many articles sold that the total will represent financial success.

Thus it happens that the manufacturer of to-day spends his great fortune, his genius and the efforts of his men for you—the person who buys. It may be that the article costs only a nickel or a dime, but behind it are the investments of millions, the work of years and the unceasing efforts of those American workmen whose intelligence is always being awakened to larger purposes and finer results.

There is even more in the thoroughness of the care that is thrown around these goods of quality.

The strength of the chain is its weakest link. The strength of the standard article is its minimum quality. A single consignment of bad goods might wreck an investment of millions. So it can be seen how necessary it is for the makers of quality articles to keep up their standards to the highest possible average. They spend fortunes every year in bettering their products. The buyers receive the benefit of all this without additional cost.

The tendency of standard articles is upward—in everything but price.

It happens rather euriously that the manufacturer in

his wonderful enterprise has not only turned to the public good every product and every part of it, but that he has also worked great changes in the relation of things.

For instance, in the past three or four years all the metals have advanced in usefulness so largely that gold alone has fallen, measuring its price by the power of purchasing other commodities.

Somewhat in the same way, values have been redistributed through the efforts of the manufacturer who has brought within the reach of all the best quality at the fairest price.

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CHAPTER II

THE SUBSTITUTION EVIL

How good dealers are fooled and how bad dealers fool good customers—most widespread loss of modern times—however low the price the substitute gets the larger profit and the buyer receives smaller value—no responsibility or satisfaction—peril of germs and diseases in materials.

EARLY every article made by man for man's use is or has been abased by man for purposes of gain." This statement will be found in one of our most conservative encyclopedias. It is signed by Dr. Cyrus Edson, who was one of the first authorities on adulteration and similar evils.

Thus far we have followed the story of the making of the quality products. It has been very pleasant reading and we heartily wish there was no darker side, but unhappily, for every standard article produced by the honorable manufacturer and purveyed to the customer by the honest merchant, there are scores of imitations and frauds that seek to steal the good name of the superior product. Thus broadly, we have the substitution evil, which is one of the greatest swindles of the times, and which represents more damage to the family income than all other losses combined.

First, let us find out how substitution is regarded.

Under the new law of Congress, any person guilty of adulteration or misbranding within the reach of the act "shall be guilty of a misdemeanor, and for each offense shall, upon conviction thereof, be fined not to exceed five hundred dollars or shall be sentenced to one year's imprisonment, in the discretion of the court, and for each subsequent offense and conviction thereof, shall be fined not less than one thousand dollars or sentenced to one year's imprisonment, or both, such fine and imprisonment in the discretion of the court." This settles pretty clearly the criminal responsibility of the person who deals in substitution, for substitution means both adulteration and misbranding.

In a notable speech in the last Congress Mr. Mann, a leader in pure food legislation, excited the laughter of his colleagues and at the same time produced a profound impression by taking from the many adulterations and fraud or exhibit there, a particular instance, following it with this comment:

"One of the articles upon the table here which has attracted some attention is a sample of honey, in the preparation of which the acumen of man has really reached its highest point. The specimen is composed of glucose, but it still deceives by containing a bug or a bee. Who, when looking at the clear amber substance, with a bee floating in it, would suspect that it had never seen the inside of a hive, but only came from the glucose factory?"

We take this to illustrate the general instincts of the man who adulterates or who substitutes. Putting a bee in glucose is the same kind of morality as imitating a label or offering something "just as good."

In the easy tolerations of some people excuse is

found for the dealer who knowingly substitutes on the ground that it is his business to sell at the largest profit.

Make no mistake about his culpability.

In the law for pure food, substitution for purposes of deception is clearly defined and with honest folks there can never be any question as to what it means. Its effect is not only to deceive the consumer but to rob the producer. "Everywhere," we quote from the proceedings of Congress, "the honest manufacturer, the honest dealer, is met with competition more or less keen and dangerous by the use of adulterated or shortweighted goods."

We find in the official records so many eases that one stands appalled. Here, for instance, are twelve substitutes for cocoa, a half dozen substitutes for pepper, including nut shells and sawdust; eight substitutes for olive oil, and so on down the list. We even find adulteration in noodles.

All liquors, from bitters to brandy, are now made without any original liquor in them at all.

Similar business rascality is practised in clothing materials and building materials, in furnishing and scores of things that affect the health and well-being of the home. In Europe they are making substitution silk out of wood pulp!

It simply comes to the point that no intelligent person who investigates the subject will risk the use of an article that does not bear upon it the label or the trade-mark of a reputable producer.

Within the past year two important American communities and one leading American school were prostrated by typhoid fever. In all three cases investigation showed that the milk supply had been adulterated

and contaminated with surface water. When the milk swindlers decided to cheat their customers they had no conscience about pollution. It is that way with substitutes for standard articles. The water in the milk means disease and suffering—often death. Substitution lets in all the dangers. Some day we shall have drastic laws to punish criminals who put water in milk, and we shall have laws for the swindlers who practise the other kinds of substitution. In the meanwhile be sure of your milkman and of your tradesmen if you would protect the health of your family.

Substitution covers most of the articles in the list of the day's purchasing. It is in the food you eat, the clothes you wear, the houses you build and furnish.

For practically every need and purpose there are one or more standard articles guaranteed and protected by trade-marks. These you can purchase with absolute safety.

For every established trade-mark there are scores of imitators who seek larger profits by inferior wares.

Expressed in figures this evil means hundreds of millions of dollars in cheap brands and stolen values.

And the worst of it is that substitution seldom keeps its particular form long enough to be caught. It is constantly changing, with all the cleverness of its kind, and thus behind even the best of it there is no responsibility on which the consumer can obtain the slightest recourse.

It is a plain proposition that while you have before you the things that are good and dependable, it is witless and improvident to take other things that are neither honest nor true. Indeed, it is so very self-evident that one feels a certain superfluity in impressing it.

But this paradox has been explained in the previous chapter. It is only in recent years that the manufacturers and producers have established enough standards in food, raiment and household necessities to make it possible for the consumer to buy practically everything he needs by simply watching the label.

That condition, however, now exists. The era of quality has arrived.

Knowing this you should bear in mind always that the fight against substitution is your fight and there is not a solitary argument against it.

If the substitution dealer tells you that the substitute is just as good he speaks falsely.

If he tells you that the standard article has to charge a higher price because of its advertising expense do not believe him. The advertising expense of any single article you buy is so inconsiderable a part of a penny that it can make no difference whatever in the sum you pay.

The articles most widely advertised are cheaper because of the advertising, for the simple fact that advertising widens the market and vastly increases the sales. Fortunes on standard articles are made on a small fraction profit on the article sold, and on the extension of the trade. The substitution man has to clean up his profit on his immediate sale.

In buying the standard article you always get the worth of your money, and, if by any accident you do not, you have full recourse from a responsible seller. In buying the substitute you never get full value and you have no recovery.

In buying standard articles you save time and worry.

You have honest return and satisfaction and you keep on buying and receiving these benefits. In the substitute not only do you obtain less value but you get an uncertainty, and you must fuss and fume over the same old problem of making a proper selection the next time.

From every point of view it is to your interest to buy the standard article and to see that your dealer keeps it in stock. In a wider sense it is your duty as a good citizen to encourage the best. You should uphold integrity in business as strenuously as you would honesty in government.

No paternal government, no state censorship, no police regulation can do the particular duty that belongs to you, and all of the forces put together would not protect you from substitution unless you co-operated with them by watching the labels and seeing that you got what you called for.

You can be your own pure food law, your own quality agent, your own best protector, and you cannot delegate these things to any other person or any set of persons.

And it is not a heavy responsibility. The thing has been wonderfully simplified for you. The standard articles are within reach; the labels are on them and if you persist your dealer will handle them.

Thus you can benefit yourself, and, by widening the market of the better qualities, do good to your neighbors and advance the moral and material welfare of your community.

And finally, it is to the women who do most of the buying that we must look for constant watchfulness in this crusade against the makeshifts and counterfeits

contrived to rob their pocket books and injure their homes.

Bear in mind that the substitute never fills its claims.

"The great trouble with a pug dog as a professional beauty is that his skin is made to fit a shorter dog."

CHAPTER III

THE VALUE OF THE TRADE MARK

Its protection to the purchaser—The owner must maintain its quality—the good work it has done—how it assures satisfaction—bringing confidence into buying—a good trade-mark a benefaction.

THE trade-mark is a guarantee to the purchasing public. There is no general benefit more fully established. It is a comparatively recent institution, for it was developed in the nineteenth century, and its merits have been adequately recognized only within the past twenty-five years. The office of the trade-mark is to point out distinctively the origin or ownership of the article to which it is affixed. It is the label of quality, and selling under the trademark of another is recognized by the law as false representation.

Justice Bradley used the following in an opinion in the Supreme Court, the highest authority in the land:

"It is the object of the law relating to trade-marks to prevent one man from unfairly stealing away another's business and good-will. Fair competition in business is legitimate, and promotes the public good; but an unfair appropriation of another's business, by using his name or trade-mark, or an imitation thereof calculated to deceive the public, or in any other way, is justly punish-

able by damages, and will be enjoined by a court of equity."

Against the trade-mark two charges are made, both equally false and futile.

The first is that it promotes monopoly. This accusation often impresses those who do not take the trouble to inquire into the facts. The following is the principle of the thing: "No one can claim protection in the exclusive use of a trade-mark which would practically give him a monopoly in the sale of any goods other than those produced or made by himself." If he could the public would be injured rather than protected, for competition would be destroyed. It may be taken for granted, therefore, that the trade-mark does not mean monopoly, but that it does mean a standard erected by enterprise and protected by law, this protection being founded entirely in the powers of the courts to prevent fraud.

Second, the charge is made that the trade-mark increases the price to the consumer—simply an unproved statement which may easily be disproved by countless justances.

When a dealer uses such an argument, he is seeking a larger profit on an article which he wants to substitute for that which bears the trade-mark. This kind of production or salesmanship tells you—either in imitation labels or misleading circulars or easy tradesmen—that the substitute contains the same ingredients—even sometimes boasting that it is an improvement upon what it seeks to represent—and that it costs you less because the genuine brand is under the expense of maintaining its trade-mark. The man or firm that establishes a standard article and advertises it widely

must maintain its quality. Advertising any article means an invitation to test its merits—or find its demerits. Second-raters do not come into the limelight, but they all watch the big fellow and try to sneak under his coat-tails.

The trade-mark is even more for the customer's benefit than it is for the man who owns it.

Millions of dollars have been refused for trade-marks. In most cases the single product was sold to the public for less than twenty-five cents. The value was in the universality of the market. The profit was a fraction of a cent—but the many fractions made the big total. You—the purchaser—got the full benefit of the whole investment; your single article could not be better if all the millions were put solely into its production. That is why the trade-mark ought to be your concern—why you should seek to protect it by buying only the goods behind which you know you will find both quality and responsibility.

One who has studied the subject well has aptly expressed the truth and philosophy of it as follows:

"The manufacturer first puts a mark on his goods by which you can recognize them as his product. Then he advertises, in order to get the largest possible circle of customers, so that by making his goods in large and steady quantities, he can keep up the quality, while reducing the cost—and thus can feel that no other manufacturer can be able to offer you better value. A well-known article, ten or fifteen years ago, for instance, cost fifteen cents a package. By advertising, the makers increased their customers from thousands to millions. And, owing solely to that increase of business

they were soon able to make and sell that article for ten cents.

"A trade-mark on an article (especially if the trademark is accompanied by the name of the manufacturer who is responsible) gives you assurance that every piece of goods with that mark will give the same satisfaction. If your first purchase of that article was not satisfactory, the trade-mark saves you money because you know what to avoid. If the first purchase was satisfactory, the trade-mark saves you time on every later purchase because you know that goods under that "mark" are uniform, and so you do not have to stop and examine them every time you purchase. It saves you money, too, because if the trade-mark was not there to guide you to good value, you would still have to buy in the dark, and in many a later purchase you would get something different—resulting in disappointment and perhaps a total loss. The trademark brings confidence into your buying if you will only take thought enough to realize it.

"Just remember that if a trade-marked article disappoints you a first time, the trade-mark loses more than you do. You have received less value than you expected—but the trade-mark (which might have enjoyed your life-long patronage) has lost its chance forever. The manufacturer knows this too. So there have come to be two divisions of trade-marked articles. The first class is of trade-marks that are put on goods because the manufacturer knows he is giving you good value, and earnestly believes that you will come back again for goods under that mark—in other words, on 'standard' goods, or goods which, though new in the market, will become 'standard' in time.

"The second class of trade-marks are put on the goods without any idea that the goods themselves are 'good value and good enough to win re-order.' The mark is there to make them look like standard goods and help them to sell for the same, or nearly the same, price as standard. In blunt words, they are substitutes, often manufactured and marked deliberately with that purpose."

A man who builds up a trade-mark by meritorious goods and judicious publicity is a benefactor, not only to his town or city, but particularly to the public which wants the best and is willing to pay for it. Consider for a moment the fact that, out of a dozen things you buy during the day, probably the majority are purchased blindly. You pay your money and you don't know what you are getting. In the case of a trade-marked article that is widely advertised, you do know what you are getting, and if there is any fault you can have your money back. The man, therefore, who builds up a trade-mark brings a higher morality into business and a larger safety for all consumers.

This trade-mark protection extends to the smallest as well as to the largest article you buy. It represents the standard in every kind and class. It is practical insurance of quality and you can no more afford to ignore it than you can to disregard any other of the useful rules of business.

We have said that the man who establishes a trademark is a public benefactor. He brings the best to all.

This story was told by a friend who was on a walking trip last summer through a country district: While at a cross-roads store two men rode up seeking something to eat. They had lost time by taking a wrong road.

One was the head of a great nation and the other was a man famous in diplomacy. Glancing at the counter they saw a package of food. At once both exclaimed that it was all right. They recognized the label and the brand and knew they would be safe eating it, which they did with evident relish.

A few minutes after they had gone a pedler and driver came in and bought a similar package, enjoying it quite as much as the more distinguished travelers.

Here was an incident of the very best supplied to the extremes of society at the same cost, something absolutely safe and acceptable provided by a manufacturer who had perfected his product and protected it by a trade-mark.

That package selling for a few pennies represented the highest efficiency of the plant and organization in which were tens of millions of dollars and the benefits of it was enjoyed equally by ruler and pedler, diplomat and driver. The great worth of standard goods is that the label insures to the people of small or moderate means not only the full value of their investment but personal safety as well. The poor can have the same food as the rich.

As it is in food so it is in the other things. A good trade-mark is the practical insurance of a square deal to every purchaser.

CHAPTER IV

FIXING THE STANDARDS

How publicity has helped—the era of big advertising—but all advertising must have merit behind it to succeed—no profit for poor products even in prodigal spending—advertising fatal to the unworthy—ignorance about relation of cost of advertising to the selling price of the advertised article.

ONG before the era of large advertising, the greatest philosopher of the world said: "Be not penny-wise; riches have wings and sometimes they fly away of themselves, sometimes they must be set flying to bring in more."

This is distinctly the era of big advertising and it may be well for us to clearly understand what we mean by big advertising. Let us start with the knowledge that no advertising is wise or permanently profitable unless it has merit behind it. But having merit behind it the only advertising that wins big is big advertising. It is not as new as it might seem. Every far sighted man who had something to sell and was sure of its quality realized that the quickest and surest way to sell it was to catch the public attention and drive home his intentions by bold words. For instance, in 1773 George Washington had certain real estate which he wanted to dispose of. He saw the advantages of advertising as

he saw most things in his day and generation—that is more broadly and more intelligently than any man of his day. So he did not spare his adjectives and in the newspapers of that year he was the largest advertiser not only in space but in the force and meaning of his language.

If we trace the history of publicity for years back we find that the big winners have invariably been the big advertisers who had meritorious goods for the general market.

The manufacturer came into the field a little later than he should, but now he is doing what he can to make up for lost time.

After the manufacturer had put riches in his quality products he found that something remained to be done. He knew that they were in his shop and believed he could supply the market of the world—but the world did not know. So in order to extend the benefit of his work and to receive profitable returns from his enterprise he had to give his riches wings and send them as messengers to mankind.

The average manufacturer did not like to advertise. His objections were natural and easily understood. When he came into the publicity situation he found two extremes.

One was the deadly dulness of the mere business card, a survival of the days when communities were small and when the important thing was to let people know the address of the advertiser and the eargo of the latest ship from Europe.

The other extreme was the wild extravagance of the foolish advertisers who fancied they could make a success of mere claim and statement full of vain boast-

ing and double superlatives and irrespective of the question of merit in the goods which they had to offer. Even to-day we have persons otherwise sane who believe that big advertising can sell anything or make a success of any proposition, whether it have quality or not—which means with such that it has no real quality at all. The shores of publicity are strewn with the wrecks of this kind of folly.

Gradually the manufacturer came to see that his salvation was in the wise use of this tremenduous means of reaching and stimulating the public interest. He saw because someone else might have misused a good thing was no reason why he should not employ it well and thus make it his chief agency in his work. Thus he began and to-day we find that honest advertising of meritorious goods has not only been profitable in itself but has made the exaggerated advertising of doubtful articles ridiculous. The only advertising that pays is that which has a fact behind every assertion; that which can make good every pledge, every claim. Whether it fill many pages or a few lines, the rule holds to the very letter.

So the men of sense, enterprise and proportion realize that advertising was not a mere circus trick to attract the crowd, but that rightly used, it was as much of an investment as their own manufacturing plants.

The big manufacturer does not keep running many little plants widely distributed. If he did he would be bankrupt in a year. He concentrates. He runs his plant in a big way—because that is the only economy. It should be the same with his advertising. The great loss in publicity to-day is in scattering. It is as foolish as the scattering of small plants instead of concentrating

in the big factory. Thus perhaps one may see wherein lies the wisdom of big advertising done in a big way in the big advertising mediums that concentrate their energies along the profitable lines and that reach further and better and cheaper than any combination or chain of little publications could possibly achieve.

Another good thing the manufacturer has done has been truth making in advertising. Advertising never could offer and it never can offer anything miraculous. The merit of the thing advertised must justify the public test. Otherwise the extraordinary invitation must be detrimental. Not only would the article without merit fail, but the money spent in advertising would be a total loss.

The manufacturer got to know these things and he tried the public intelligence by appeals to reason, by frankness of statement, by direct and engaging address and by pleasing illustration.

In all the advertising he did he kept steadily in view his own responsibility, so that he might stand ready to back to the limit every statement he made.

Thus the manufacturer more than any other user of publicity created public confidence in advertising. Thus several new conditions have come about. The advertising pages of our magazines now excel in interest for most people their literary text. Mr. Gladstone sent back the English editions of American magazines because he wanted the advertising pages. We are told that Mr. Kipling has a similar liking and he has not hesitated to make reference to the advertising pages in his writings.

By judicious advertising the man who has created or produced a standard of excellence for public utility

and general consumption reaches the whole people at less expense and in the shortest possible time. If he were to employ an army of special representatives he could not reach one-tenth the number and his expenses would be one hundred times as great, not counting the enormous loss of time.

So when the manufacturer enters upon a big advertising campaign, those people who see only surface indications and who think that he is spending money wastefully make a huge mistake. He is in fact practising the wisest economy, for he is doing in the shortest time and at the smallest expense what might otherwise take years to accomplish.

He finds that this policy brings benefits more certainly and far more swiftly than compound interest. Thus we have the enlightened manufacturers whose advertising campaigns, begun modestly decades ago, have increased from year to year, most of this increase being based upon the percentage of their business growth.

Here indeed is the very gist of the whole question. The advertising forms practically no charge upon the business. By the increase in trade that it brings it pays for itself many times over, so that the advertised article reaches the customer as though it had not been advertised at all; that is to say, the advertising expense, by the extension of the sale, becomes so small as to be practically negligible.

It is important to remember this, because the manufacturer who advertises widely hears constantly the cries of the little fellows that he charges more because he has advertising bills to pay. The proof of his position is the fact that he gives to the public the best quality and the highest satisfaction at the minimum

cost, while the little fellows get what price they can while seeking to steal his good name. These little fellows offer no responsibility, no remedy for the perils and losses arising from the inferiority of their products or from their own lack of probity and standing in the business world.

First of all, everlasting credit must be given to the manufacturer for producing the articles of quality. He has put civilization on a higher plane, made living happier and added to the satisfaction and longevity of the race.

Second, the spread of his good work has been due to modern advertising. He made the quality and bought judicious publicity. He has raised and fixed for public confidence the standards. All this is for the good of the consumer, but it goes further than that, for it marks new advances in the honor and safety of modern merchandize.

"Be not penny-wise; riches have wings and sometimes they fly away of themselves, sometimes they must be set flying to bring in more."

CHAPTER V

THE DEALERS IN QUALITY

SOMETHING ABOUT THE NEW TYPE OF MERCHANTS—
THE SALESMAN WHO WINS SUCCESS BY TAKING
ADVANTAGE OF SOUND STANDARDS AND OPPORTUNITIES—HIS VALUE TO THE PUBLIC—PERSONAL
RESPONSIBILITY AN ASSET IN BUSINESS—WHAT
IS GOOD-WILL?—HOW TO OBTAIN AND HOLD IT.

AFTER the manufacturer has produced his standard article and advertised it widely, the merchant comes in, and the co-operation of the two means profit for both.

It is one of the curiosities of modern merchandizing that there are even in these enlightened days salesmen who look upon advertising as an invasion of their special prerogatives—and some of them actually count liberal advertising as an objection to the recommendation of the article advertised.

This would be absurd did we not remember that in all progress there has been protest against improvements whose purpose is to save time and advance merit. It seems grotesque, of course, but it is true. Machinery has caused riots. Railroads were going to kill or maim all the live stock. The omnibus rebelled when the street car came. The drivers of the horse cars fought the cable cars and regarded the trolley as their doom—and yet there are ten times as many men employed on electric cars to-day than in the horse-car days, and

not only is their work easier but their wages are larger. The potentiality of each new generation almost doubles itself and this is true in the factory that produces the article of quality, the advertiser who announces it to the world and the man who sells it to the consumer.

In truth the manufacturer and the advertiser work for the benefit of the dealer.

Nothing better shows the innate good of progress than the elevation of the merchant. In the ancient times, when laws were few and man wanted but little here below, the merchant did not hold a high place. But gradually his part began and it was big with fate. He started the ventures that found new continents and established new colonies. Out of the increasing importance of his affairs grew most of the good laws. Thus it went on until even in England, the land of caste and privilege, one of the great writers was enabled to say more than one hundred years ago: "A true bred merchant is the best gentleman in the nation; in knowledge, in manners, in judgment, he outdoes many of the nobility."

In our own country the good merchant has stood for the best in all the relations of life, and our greatest preacher declared: "There is no class in society who can so ill afford to undermine the conscience of the community, or to set it loose from its moorings in the eternal sphere, as merchants who live upon confidence and credit. Anything which weakens or paralyzes this is taking beams from the foundations of the merchant's own warehouse."

Gradually through all this advancement we have a new mercantile standard—the standard of one price, of direct responsibility, of no misrepresentation. It is

right morality and it is also good business. A pleased customer is the best advertiser, says the motto, and the only way to hold this customer is to sell standard goods behind which are all the bulwarks of quality and reliability.

One of the greatest merchants in America was asked about his success.

"It was as simple as the alphabet," he said, "I read the advertisements, kept informed about the best products of the leading manufacturers and took advantage of the very remarkable movement in quality that has been the most distinguishing fact in our manufacturing and mercantile life during the last thirty years. By doing this I educated myself in the best. As a salesman I made no mistake because the goods were all right and if there happened to be an accident there was a way to rectify the mistake. Thus on the good reputation of others I built my own reputation, and being on a solid basis it has done me good service and brought me whatever success I may have."

This is the new type of merchant. Under him is the new type of salesman who will be the big merchant of to-morrow. They are students of advertising because through these announcements they find what the producers of the country are doing in the way of quality.

The man who introduces a better article to a customer not only pleases that customer but establishes a confidential relation of the very greatest advantage. A continuation of this policy means that the salesman becomes a guide for the public and his value outside of his work in the store is of much importance and consequence. So it goes on and his own personal responsibility gets to be an asset in the business of the firm

with which he is connected, and it is only a matter of time when he himself will be called upon to a higher and more lucrative station. This is happening every day, every hour in the day.

The big merchants of to-morrow are the conscientious clerks and salesmen of to-day.

This brings us to a point which the salesman cannot afford to ignore. Great fortunes have been made in the retail trade. Greater fortunes are yet to be made. But the old days of sharp dealing are past, only some retailers do not know it. They are the ones who try the short cuts—who seek illegitimate profits in substitutions and the like, and, although they may prosper for a day, they generally end in bankruptcy.

No retailer can last who does not count public confidence first in his list of assets, and he cannot have this confidence unless he sells goods honestly. That means giving to his customers what they ask for and not trying to palm off on them something "just as good." This is the plain truth of the retail situation in America to-day.

We hear some people complaining that the opportunities are not what they used to be. No, they are bigger and greater—and they are different. Goods are in better form; quality is guaranteed in responsible labels and trade-marks, and the retailer finds his path clearer and smoother than it has ever been.

The success of any business depends upon the continuation and increase of its patronage. If it does not hold its customers it is not on a safe basis.

Many years ago Lord Eldon gave this definition: "The good-will of a trade is nothing more than the probability that the old customers will resort to the old place."

Success in business is in bringing back the customer. The way to bring him back is to give him satisfaction, and satisfaction is to be found only in quality, and quality is guaranteed only in the standard articles which the reputable manufacturers produce and advertise. Thus there is a close and unescapable connection between quality and success.

No merchant with any sense any longer thinks he can prosper by sharp practises. The rule about this is the same as it ever was. The man who practises deceit deprives himself of "the most important instrument of action—namely confidence."

Another important point should be mentioned here. The merchant who is disposed to be more smart than square does not fully realize the risks he is running. His line of policy means demoralization for his whole force. He may think that he can hire virtue to make up for his own lack of it, but he will be apt to realize the force of the remark of Josh Billings, who declared:

"If yu undertake to hire a man to be honest, yu will hav to raize hiz wages every morning, and watch him dredfhull cluss besides."

On the other hand, the merchant of high character who is as standard in his business as he is in the articles he sells, generates among his men a spirit of trust and reliance which not only makes his force of better moral quality, but attracts to his place of business a more profitable patronage.

Bishop Whately has given the psychological reason for this by citing the case of a person who once held office of high importance and of vast difficulty and delicacy. This man was enabled to say after more than thirty years' experience, though he had been

obliged to employ many persons in confidential services and to impart to them some most momentous secrets, he had never once had his confidence betrayed. He used his judgment, of course, but the great force was his own belief in the quality standards, and by this he strengthened his men with his own confidence.

So by sticking to standards, the salesman has everything to win and nothing to lose. Through them he is safe; he attracts the right trade; he is in line for promotion, and opportunity is watching him.

CHAPTER VI

THE FAMILY INCOME

THE LARGE PART THE CONSUMER PLAYS IN THE PROBLEM OF STANDARDS—QUALITY PRODUCTS MEAN SAFETY AND ECONOMY TO THE HOUSEHOLD PURSE—THE QUESTION OF CONFIDENCE—SAVING OF TIME—SOME INTERESTING INSTANCES.

N describing a Creole settlement, Washington Irving wrote: "The Almighty Dollar, that great object of universal devotion throughout our land, seems to have no devotees in these peculiar villages."

The sentence is valuable as containing the origin of one of the most familiar of American terms. Its fitness and usefulness were recognized from the start and there was much comment, some of it serious, so that later Irving felt compelled to add the following footnote:

"This phrase, used for the first time in this sketch, has since passed into current circulation, and by some has been questioned as savoring of irreverence. The author, therefore, owes it to his orthodoxy to declare that no irreverence was intended, even to the dollar itself, which he is aware is daily becoming more and more an object of worship."

Ours is the land of the almighty dollar; our wealth per person is more than three times as great as that of the average of the world. We have recently met what has been termed the most extraordinary prosperity

ever known. And yet there is not one family in ten that is not obliged to exercise constant watchfulness in order that its income may not be exhausted by the outgo. With all the unprecedented riches boasted about in reports and Presidential messages, the majority of us must look keenly to our expenditures or our balances will be on the wrong side of the ledger. We may repeat the words of the old song:

This world is the best that we live in To loan, or to spend, or to give in; But to beg or to borrow. or to get a man's own, 'Tis the very worst world, sir, that ever was known.

The problem that the most of us have is to get our own, to get value for our money. All this brought down to the last analysis means plain common sense and economy.

Fortunately, the world has grown better and it is easier for a man to get his own than it ever was.

Here is where the quality standards serve the average person. First, we have the manufacturer who produces the standard articles, next the advertising which tells us of them, and then the merchant who keeps them—or should keep them—in stock.

So now the responsibility has reached the individual. It is important for all to know that the standard articles represent the maximum of value and safety at the minimum of cost. Realizing that, customers should be sure to ask for the best and should see that they get the best. If their dealers are not yet converted to the principles and practises of quality, the consumers should by their insistence make due provision that they are not victims of the ignorance and folly of others.

This duty falls especially upon the women of the family. They are the spenders of the income. Upon them is the larger responsibility of obtaining one hundred cents worth of value for the dollar spent. Instinctively they seek bargains. Their whole experience has been in that direction. They have never had money enough to be extravagant, so it is perfectly natural for them to yield to temptation in purchasing things whose price may be a little less. On this condition the dealer who does not stick to standards works, and it can be seen that his capacity for mischief is almost limitless.

A woman said the other day: "I have tried for our home all the reasonable fads and suggestions, all the schemes that promise to make housekeeping easier and to contribute to the comfort of the home. I have made experiments in every direction, none of them too severe to hurt anyone's feelings. And after it all I have come to the conclusion that what my husband and my sons and daughters want, what they are best satisfied with, is good quality in the usual things that make up the list in keeping and feeding the family."

This, we take it, is also the lesson from other homes. Our food, our dress and our convenience represent the results of the evolution that has been going on in human affairs for many centuries and it is dangerous to attempt any radical innovation or revolution in the settled domestic program.

Then it follows that the wise course for the house-keeper is to get the best qualities in things needed for the family. Not so many years ago it was necessary for her to solve her difficulties only by much impatient searching and many anxious trials. The

coming of quality, with standards duly fixed and protected, has been to her a most useful blessing. To-day there is absolutely but one safety and that is to buy the articles which are backed by the names and responsibility of firms of established reputation.

The reputable dealer has these always on hand and if he has them not and seeks excuse for not handling them, the consumer should lose no time in finding another store where satisfaction can be obtained and guaranteed.

Here is an admirable statement to woman —the one who spends the money for the home—and it should be read earefully:

"The woman who does her part well cannot escape her share in one of the most important duties of family life—the necessities, or comforts, or refinement that she buys for her family, her husband, or herself.

"No matter how the family funds come to you, dear madam, they represent the thought and work, the very life-strength, perhaps, of someone who is deara husband, or father, or son. It is only money when it comes to your hands—useless to keep, or to wear, or to warm, or entertain, or improve the family life. You are the one who must change it into food and clothing, family improvement and entertainment. Don't think of it merely as 'money.' Remember every moment that in the essence it is the life and energy, care and toil of someone who is dear to you. When you change it for home supplies, each dollar in your purse, whether you spend it for comfort or for necessities, for home improvements or for family enjoyment, must yield the best value and satisfaction you can find.

"In all the duties of a good woman's life there is none more sacred than this—the duty of Wise Buying. And one of the most grievous wrongs that you could do to your home life or to yourself would be carelessness when exchanging for home needs the money that represents almost the life-blood of one who loves you and has done his best.

"Life, as it grows more complex and more comfortable, grows busier. It gives you less time for choosing, and requires you to choose and buy a wider range of all kinds of articles. Many of these articles are things that you purchase again and again, week after week. You could not possibly live the life you do if you were forced to examine 'quality', 'quantity' and 'probable satisfaction' of every article you buy, every time you buy it.

"And when you buy any article—good value or bad—the money you pay is not all that it costs you. Part of the cost is the time that you spend in selecting it, inspecting its quality, quantity and the probable satisfaction it will give—in a word, its value.

"Only a woman who is idle indeed will deny the value of that time, taken from her other occupations and duties. And only a short-sighted woman would be extravagant of her time, while straining for economy with her money.

"Suppose every time, before you bought oatmeal, or sugar, or thread, or soap, you had to examine every bit of your purchase to make sure that the oatmeal and sugar were full weight and free from taint, dirt or adulterant; to make sure that the soap would really do as much work, do it as easily, as well, and as harmlessly as any other soap you could buy for the money; and to

make sure that the thread would hold wherever you stitched it, without causing loss and extra work by breaking. Think how all that extra time that you would have to spend on every purchase would add to the cost of articles that you buy every day.

"When you buy an article, the test of wise buying is seldom in the article itself—almost always the real test is in the service and satisfaction it gives you in comparison to the money you pay. You would refuse, of course, to buy lettuce if you saw that half the leaves would have to be thrown away, or to buy apples if you saw that the work and waste of discarding defective pieces would make them cost you dearer in the end than if you had bought better fruit, at a higher price. That same wise reasoning must apply to every purchase that you make. Coffee that costs you 'only half as much' is not as good value if you must use twice as much of it to make a cup, and if the cup then gives less satisfaction. It is satisfaction that you are buying in nearly every case. Do not forget that. Remember it whenever you judge the value of any purchase."

We want to emphasize as strongly as we can your own personal responsibility in the matter of getting the best after you ask for it.

You know in a general way that Congress passed a pure food law, and you may be thinking that this measure gives you all the protection you need. If so, you had better undeceive yourself. It is only interstate traffic that the law reaches—and it doesn't reach all of that, for violations are very difficult of detection. It helps you to the extent of reducing the shipping of adulterated and misbranded goods from one state to another, but it doesn't even touch impure foods sold

in states in which they are manufactured or misbranded. Thus, you are still at the mercy of the swindlers of your own state, unless your state happens to have its own laws, and even then you are not even half protected. The truth of the matter is that you must look out for yourself.

So much is said about purity and impurity of foods that one may forget other goods. But the evils are as bad in these other things as they are in foods. It may be soap, or powder, or varnish, or a mattress, or earpets, or furs, or pianos, or motor cars, or underwear, or furniture, or stoves, or corsets, or toothpowder, or millinery, or any of the hundreds of articles in the vast emporium of publicity. There is not one of these things that does not have standards for the customer's protection and benefit.

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